Certificate Number: 14912-PAE-DE-038044988

Bankruptcy Case Number: 23-13447



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 26, 2023</u>, at <u>12:32</u> o'clock <u>PM EST</u>, <u>Jennifer Jarratt</u> completed a course on personal financial management given <u>by internet</u> by <u>001</u> <u>Debtoredu LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: December 26, 2023 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor